EXHIBIT S

MARKETING THE RLF

MARKETING THE RLF

To be successful in marketing your RLF Program the following actions are recommended:

1. LOCAL NEWSPAPER--BUSINESS SECTION COVERAGE:

The local newspaper is an excellent place to communicate information about the RLF. Contact the business section editor/writer of the newspaper and meet with them to develop a feature article on the program. Community newspapers are enthusiastic about supporting local business development and will be receptive to publicizing the program.

2. CHAMBER OF COMMERCE--PRESENTATIONS:

The Chamber of Commerce will be a primary marketing resource since it exists to serve the businesses in the community. Additionally, it is the first place a business goes when they are considering a new location. Contact the manager of your local Chamber of Commerce to: 1) Inform them about the RLF and its benefits, 2) Schedule a date/time to present the program at one of their meetings, 3) Jointly develop an article for their newsletter, and 4) Request their assistance in identifying eligible businesses.

3. BUSINESS LICENSE LIST--MAILING:

All local businesses are recorded in the business license list by name and address. This list makes it easy to do direct marketing to the local business community. Send them information on the RLF Program and tell them who to contact for more details on the program.

4. COMMUNITY SERVICE CLUBS--PRESENTATIONS:

Every city has a number of service clubs with members from the businesses that actively support the community. Examples of these clubs are Kiwanis, Lions, Rotary & Soroptomists. These clubs provide a great opportunity to present the RLF Program at their regular meetings. They often have newsletters for articles and will feature programs like the RLF. Businesses that benefit from the program may also be willing to be included in articles. Meet with the program committee chairs of these clubs to schedule presentations with their members.

5. LOCAL FINANCIAL INSTITUTIONS--MEETINGS:

Working directly with your local financial institutions to identify potential borrowers is key to the success of a RLF Program. Meet with the managers of the Banks and Savings & Loans in your area to obtain referrals for potential loans. These institutions will want to work with your RLF Program because they can refer businesses that do not qualify for traditional loans.

6. LOCAL ACCOUNTANTS, LAWYERS & INSURANCE AGENTS-MEETINGS AND MAILINGS:

The local accountants, lawyers & insurance agents and other professional support services will be motivated to refer businesses to you. They are interested in their clients success and will view the RLF Program as a positively. Send information to these professionals and follow up with meetings and presentations.

7. LOCAL ECONOMIC DEVELOPMENT CORPORATIONS & SMALL BUSINESS DEVELOPMENT CENTERS:

These organizations are actively involved in stimulating business development and providing technical assistance to small business. They can be an excellent referral source for the RLF Program.

MARKETING CHECKLIST:

 marketing plan developed
 <pre>marketing materials (flyer, sample loans, etc.) developed</pre>
 target market based upon community needs and program guidelines developed
 information mailed to target market
 articles placed in local newspaper
 presentations to local lenders, service clubs, real estate brokers, appraisers, developer, etc. scheduled
 information provided on program to small business development center, chamber of commerce, etc.
 information on program placed at business licensing office